TRUSTEE'S NOTICE OF INTENT TO PROCEED WITH 341 MEETING OF CREDITORS BY VIDEO CONFERENCE AND PROCEDURES REGARDING SAME

PLEASE TAKE NOTICE that the Meeting of Creditors provided for under 11 U.S.C. § 341 will not take place in person. Instead, the Meeting of Creditors will be held virtually by video, using Zoom.

PLEASE TAKE FURTHER NOTICE that to appear telephonically, with no video capability, you must seek prior approval from the trustee.

PLEASE TAKE FURTHER NOTICE that to attend the virtual 341 Meeting of Creditors, follow the instructions below for logging in to a Zoom Meeting:

There are 3 Methods to Join the Zoom Meeting

1-If you have the internet, use this link from a computer, smartphone or tablet **with video and audio** capability:

Join Zoom Meeting https://us02web.zoom.us/j/84672755858?pwd=SIZIQ3N2aVAxSWFIN3dBcTZRZG5nUT09

2- From ANY telephone, dial ANY of these numbers:

+1 929 205 6099 US (New York) +1 312 626 6799 US (Chicago)

You will be prompted to enter:

Meeting ID: 846 7275 5858

Passcode: 458916

If you are calling from outside the United States, find your local number: https://zoom.us/u/adaryMPKcw

PLEASE TAKE FURTHER NOTICE that the virtual 341 Meeting of Creditors will be electronically recorded. To ensure the quality of the record, please be sure to limit any background noise. Participants must be able to hear all parties for the entirety of the virtual 341 Meeting of Creditors.

PLEASE TAKE FURTHER NOTICE that verification of the Debtor(s)' photo identification and evidence of the Debtor(s)' social security number must be provided to the trustee according to my office procedures. Please contact my office if you have any questions.

PLEASE TAKE FURTHER NOTICE that all required documents must be submitted to the trustee through my document management system, Axos Document Delivery Portal, according to my normal office procedures.

PLEASE TAKE FURTHER NOTICE that failure to comply with the above procedures shall be deemed a failure to appear at the 341 Meeting of Creditors.

All Debtors must read the Bankruptcy Information Sheet BEFORE the meeting. The meeting will not be held unless the Debtor has read this prior to the meeting. You can download it in English and many other languages https://www.justice.gov/ust/bankruptcy-information-sheet-0

/s/ Lynn E. Feldman

Lynn E. Feldman Chapter 7 Trustee 2310 Walbert Avenue, Ste 103 Allentown, PA 18104 Telephone: (610) 530-9285

Email: trustee.feldman@rcn.com

COVID 19 - 341 Meeting Procedures

Remote Identification Procedures:

For cases where the debtor is **appearing by video**:

- (i) I will ask the debtor to hold up the ID and proof of SSN to the camera and examine them as I normally would.
- (ii) I will confirm review of the ID and proof of SSN on the record as I normally would.

For cases where **debtor** is appearing by audio but not video (e.g. telephone), the attorney should:

- (i) The Debtors shall copy, scan, or take a picture of their valid ID and proof of SSN and provide them to their attorneys. Debtors' attorneys shall upload the documents to the trustee at least 7 days prior to the 341 meeting. I will review the ID and proof of SSN prior to the meeting.
- (ii) Debtors' attorneys shall transmit to the trustee a completed Declaration Confirming Debtor Identity and SS No. (Please see below.)
- (iii) During the meeting, we will confirm on the record that counsel has reviewed Debtors' valid ID and proof of the Debtors' SSN (stating what was used to verify, e.g. Valid Driver's License and original social security card) verifying the Debtor testifying is the person whose name is on the petition and that the SSN matches what was reported to the court in the bankruptcy case.

<u>DECLARATION REGARDING</u> <u>CONFIRMATION OF IDENTITY AND SOCIAL SECURITY NUMBER</u>

In re: (]	Debtor's Name)
Bankru	ptcy Case No
Date of	telephonic or video conference appearance at § 341(a) meeting of creditors:
	I declare as follows:
1)	My name is:(Print or type)
2)	My work address is:
3)	My work telephone number is: ()
4)	The address from where I participated in the § 341(a) meeting of creditors is:
5)	I personally verified the identity of the debtor by checking his/her original photo identification: Driver's License or ID Card (State & Name listed) State Identification (State & Name Listed) Passport (Country, number, expiration date, Name) Military Identification (Branch & Name) Other (describe)
6)	I personally verified the identity of the co-debtor by checking his/her original phot identification Driver's License or ID Card (State & Name listed) State Identification (State & Name Listed) Passport (Country, number, expiration date, Name) Military Identification (Branch & Name) N/A Other (describe)
7)	I personally inspected the following original document as proof of the debtor's social security number and orally confirmed it with the trustee: Social Security Card Name Social Security Card Number IF No Co-Debtor check here Social Security Card Co Debtor Name Social Security Card Co Debtor Name Other Methods (specify)
	ordance with 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and . Executed this day of , in , in ,
	Executed this day of,, in, (City) , (State)
	Signature of Person Verifying Identity and Social Security Number

Video/Phone Etiquette Guidelines

The following video/phone etiquette guidelines will be required of all parties:

- a. Mute the call/audio while your meeting is not being held.
- b. Speak clearly and hold the camera steady.
- c. Limit all background noise while your meeting is being held.
- d. No speaker phone unless two or more persons are appearing on the same line, i.e., debtor and counsel or joint-filing debtors.
- e. Debtors and counsel are to be at a set location, and not in transit, so that full attention can be given to the questions being asked. High speed internet access is recommended.
- f. Only debtors and their counsel as well as creditors or interested parties will be allowed on the connection, i.e., no "moral support" or supplementary answers to be provided by friends or family.
- h. Any telephonic or video appearances by debtors without their counsel also present on the conference / call at the appointed time will result in a continuance. After two failed attempts, the trustee will ask for a show cause hearing seeking dismissal of the case.
- i. Attorney for the debtor(s) must share their invitation information for participation in the video or teleconferencing 341 meeting with debtors and any creditors wishing to participate in the meeting.
- j. Debtors must bring to the remote video meeting picture identification and an original document containing their complete Social Security Number.
- k. Debtors must have available to them at the remote meeting site, copies of signature pages and the entire copies of the Voluntary Petition, Declaration of Schedules, Statement of Financial Affairs, and Form 22A (Means Test Form).

These temporary policies and procedures do not otherwise affect a debtor's requirement to submit and provide all other necessary documents to the Court and to the Trustee. Also, please check back often as these procedures will continue to change due to the dynamics of the circumstances.

Frequently Asked Questions

The following questions assume Debtor's counsel e-mails a copy of the debtor's DL; SS Card; and has a copy of either the ink signed or electronically signed Voluntary Petition, Declaration of Schedules, Statement of Financial Affairs, and Form 22A in his possession.

1. Is Zoom secure?

ANSWER: As with any computer based product, new users should read and become familiar with the provider's privacy policy. By looking through its privacy policy and some of its support documents, you quickly discover that Zoom allows the host to track participant's attention during calls, shares certain amounts of data it collects with third parties, and has already one security vulnerability. These issues are mitigated with sensible data protection practices. See, https://protonmail.com/blog/zoom-privacy-issues/?utm_source=digg

2. Do I need to sign up for a PRO or BUSINESS account or would your account status as the host dictate the available options to users?

ANSWER: No, as host of the conference, I purchased a pro account to ensure that the full range of utilization is available to any and all participants.